

**Fill in this information to identify your case:**

Debtor 1	<b>Baudelio</b>	<b>Garcia, Jr.</b>
	First Name Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Alicia</b>	<b>Garcia</b>
	First Name Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>	
Case number (if known)	<b>17-70252</b>	

Check if this is:

☒ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Debtor 1**

☒ Employed  
☐ Not employed

**Occupation****Owner****Employer's name****Bo Garcia Cargo Transport****Employer's address**

**702 W. Anderson Rd**  
Number Street

**Debtor 2 or non-filing spouse**

☒ Employed  
☐ Not employed

**Owner****Bo Garcia Cargo Transport**

**702 W. Anderson Rd**  
Number Street

**Donna TX 78537**  
City State Zip Code

**Donna TX 78537**  
City State Zip Code

How long employed there? **March 2015****since March 2015****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$0.00</b>	<b>\$0.00</b>
3. Estimate and list monthly overtime pay.	<b>+</b> <b>\$0.00</b>	<b>\$0.00</b>
4. Calculate gross income. Add line 2 + line 3.	<b>\$0.00</b>	<b>\$0.00</b>

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$0.00</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$0.00</b>	<b>\$0.00</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$0.00</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____	5h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$0.00</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$0.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$4,842.98</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$4,842.98</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$4,842.98</b>	<b>\$0.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$4,842.98</b>	<b>\$4,842.98</b> Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <b>None.</b> <input type="checkbox"/> Yes. Explain: _____		

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

1. Additional Employers Debtor 1

Debtor 2 or non-filing spouse

Occupation **Real Estate Agen**  
 Employer's name **Starr Realty**  
 Employer's address **4734 S. Jackson**

**Real Estate Agent**  
**Starr Realty**  
**4734 S. Jackson**

**Edinburg TX 78539**  
 City State Zip Code

**Edinburg TX 78539**  
 City State Zip Code

How long employed there? since Sept 2016

since August 2016

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

8a. Attached Statement (Debtor 1)

**Bo Garcia Transport**

**Gross Monthly Income:** **\$54,951.18**

<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Wages	wages	<b>\$35,158.41</b>
Telephone	Telephone	<b>\$100.00</b>
Prepass DOT Med	Prepass DOT Med	<b>\$505.99</b>
Fuel & Repairs	Fuel & repairs	<b>\$10,035.64</b>
ITIS Load Board	ITIS Load Board	<b>\$90.71</b>
Factor Fees & Bank Fees	Factor Fees & Bank Fees	<b>\$716.17</b>
Insurance	Insurance	<b>\$826.01</b>
PrePass, job material and job training	PrePass job material and	<b>\$772.64</b>
License Fees IFTA	License Fees IFTA	<b>\$207.66</b>
Payroll Taxes	Payroll Taxes	<b>\$540.89</b>
ITS Dat Software	ITS Dat Software	<b>\$119.03</b>
Misc Office expenses	Misc Office Expenses	<b>\$641.47</b>
Charge backs	Charge backs	<b>\$635.15</b>
Donations	Donations	<b>\$45.50</b>
Delivery Fees	Delivery Fees	<b>\$10.36</b>

**Total Monthly Expenses** **\$50,405.63**

**Net Monthly Income:** **\$4,545.55**

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

8a. Attached Statement (Debtor 1)

**Real Estate**

**Gross Monthly Income:** **\$1,701.00**

<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Real Estate Dues	Real Estate Dues	<b>\$758.20</b>
continued education	Continued education	<b>\$175.00</b>
gas	Gasoline	<b>\$210.28</b>
Advertising	Advertising	<b>\$260.09</b>

**Total Monthly Expenses** **\$1,403.57**

**Net Monthly Income:** **\$297.43**

**Fill in this information to identify your case:**

Debtor 1	<b>Baudelio</b>		<b>Garcia, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Alicia</b>		<b>Garcia</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>17-70252</b>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.**2. Do you have dependents?**☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>daughter-school</u>	<u>19 yrs</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>son</u>	<u>15 yrs</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>daughter</u>	<u>14 yrs</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**☒ No  
☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

**4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_

**If not included in line 4:**

4a. Real estate taxes

4a. \$83.33

4b. Property, homeowner's, or renter's insurance

4b. \$106.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$25.00

4d. Homeowner's association or condominium dues

4d. \_\_\_\_\_

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u><b>\$199.00</b></u>
6b. Water, sewer, garbage collection	6b.	<u><b>\$79.00</b></u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u><b>\$125.00</b></u>
6d. Other. Specify: <u><b>cell phones</b></u>	6d.	<u><b>\$309.00</b></u>
<b>7. Food and housekeeping supplies</b>	7.	<u><b>\$600.00</b></u>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u><b>\$95.00</b></u>
<b>10. Personal care products and services</b>	10.	<u><b>\$80.00</b></u>
<b>11. Medical and dental expenses</b>	11.	<u><b>\$100.00</b></u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u><b>\$300.00</b></u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	_____
<b>14. Charitable contributions and religious donations</b>	14.	<u><b>\$20.00</b></u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u><b>\$239.00</b></u>
15b. Health insurance	15b.	<u><b>\$55.00</b></u>
15c. Vehicle insurance	15c.	<u><b>\$377.00</b></u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: <u><b>Choir &amp; band for childrene</b></u>	17c.	<u><b>\$100.00</b></u>
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Baudelio Garcia, Jr.**  
 Debtor 2 **Alicia Garcia**

Case number (if known) **17-70252**

21. Other. Specify: **Emergency Savings Fund** 21. + **\$75.00**

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<b>\$2,967.33</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<b>\$2,967.33</b>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<b>\$4,842.98</b>
23b. Copy your monthly expenses from line 22c above.	23b.	<b>-\$2,967.33</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<b>\$1,875.65</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes. Explain here:

**Taxes and insurance are paid direct by debtors.**



**Fill in this information to identify your case:**

Debtor 1	<u>Baudelio</u>		<u>Garcia, Jr.</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Alicia</u>		<u>Garcia</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-70252</u>		

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X /s/ Baudelio Garcia, Jr.** \_\_\_\_\_  
Baudelio Garcia, Jr., Debtor 1

Date 07/12/2017  
MM / DD / YYYY

**X /s/ Alicia Garcia** \_\_\_\_\_  
Alicia Garcia, Debtor 2

Date 07/12/2017  
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

IN RE: **Baudelio Garcia, Jr.  
Alicia Garcia**

CASE NO. **17-70252**

CHAPTER **13**

**Certificate of Service**

I hereby certify that on July 12, 2017, a copy of the Amended Schedules I, J, Business Budget and Declaration of Schedules was served on the following parties on the date it was electronically filed. Service was accomplished by the method indicated below :

Date: 7/12/2017

/s/ Marcos D. Oliva

**Marcos D. Oliva**

Attorney for the Debtor(s)

Alicia Garcia  
702 W. Anderson Rd  
Donna, TX 78537

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Credit Systems Intl In  
1277 Country Club Ln  
Fort Worth, TX 76112

Baudelio Garcia, Jr.  
702 W. Anderson Rd  
Donna, TX 78537

City Credit Union  
7474 Ferguson Rd  
Dallas, TX 75228

Dept Of Education/nehn  
121 S 13th St  
Lincoln, NE 68508

Becket & Lee, LLP  
PO Box 3001  
Malvern, PA 19355

City Credit Union  
7474 Ferguson Road  
Dallas, TX 75228

Fleetone Factoring  
613 Bakertown Rd  
Antioch, TN 37013

Capital One Bank Usa N  
15000 Capital One Dr  
Richmond, VA 23238

Comenity Bank/vctrsec  
Po Box 182789  
Columbus, OH 43218

Hidalgo County Tax  
c/o Diane W. Sanders  
Linebarger Goggan Blair & Sampson  
LLP  
P O Box 17428  
Austin, TX 78760

Cavalry Portfolio Serv  
Po Box 27288  
Tempe, AZ 85285

Credit First N A  
Pob 81315  
Cleveland, OH 44181

Internal Revenue Service  
300 E 8th St STOP 5026 AUS  
Austin, Texas 78701

Cindy Boudloche  
Chapter 13 Trustee  
555 N. Carancahua, Ste 600  
Corpus Christi, TX 78401

Credit One Bank Na  
Po Box 98875  
Las Vegas, NV 89193

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
MCALLEN DIVISION**

IN RE: **Baudelio Garcia, Jr.  
Alicia Garcia**

CASE NO. **17-70252**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Lacks Valley Stores Lt  
1300 San Patricia Dr  
Pharr, TX 78577

Syncb/amazon  
Po Box 965015  
Orlando, FL 32896

Td Bank Usa/targetcred  
Po Box 673  
Minneapolis, MN 55440

Marcos D. Oliva, PC  
223 W. Nolana  
McAllen, TX 78504

Syncb/jcp  
Po Box 965007  
Orlando, FL 32896

Tmobile  
P.O. Box 37380  
Albuquerque, NM 87176-7380

Midland Funding, LLC  
PO Box 2011  
Warren, MI 48090

Syncb/lowes  
Po Box 956005  
Orlando, FL 32896

Us Bk Rms Cc  
Cb Disputes  
Saint Louis, MO 63166

Navy Army Community Cu  
Po Box 81349  
Corpus Christi, TX 78468

Syncb/oldnavydc  
Po Box 965005  
Orlando, FL 32896

US Trustee  
Office of the U.S. Trustee  
606 N. Carancahua St., Ste. 1107  
Corpus Christi, TX 78401

Paypal Credit  
PO Box 5138  
Timonium, MD 21094

Syncb/tjx Cos Dc  
Po Box 965005  
Orlando, FL 32896

Utility Trailers Sales SE Texas Inc  
11411 Wallsville Rd  
Houston, TX 77013

Southwest Credit Syste  
4120 International Parkway  
Carrollton, TX 75007

Syncb/walmart  
Po Box 965024  
Orlando, FL 32896

Wells Fargo Bank, N.A.  
P.O. Box 1038  
Des Moines, IA 50306-0438

Sunoco/citi  
Po Box 6497  
Sioux Falls, SD 57117

Td Auto Finance  
Po Box 9223  
Farmington Hills, MI 48333